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**DON'T
TRUST
LUCK --**





PLOW, plant, and pick. Every year—that is, almost every year—all cotton growers go through that toil. Since Columbus found cotton growing in the West Indies and the first cliff dwellers in the Southwest wove coarse cloth on crude looms, that story of toil has been the same—plow, plant, and pick. Almost every year. Some years it was only plow and plant. Those years there wasn't any picking because the cotton failed. And no one—even since the time of Columbus—could tell, when the planting was done, whether there would be a crop or no crop at all. That is the chance the cotton

grower has taken for centuries.

Every year the question is "Will we get a crop?" A lot depends on that—the living of some **TEN MILLION** persons; the health, happiness, and security of each one of them. For cotton is money and money is food, clothing, shelter. Cotton is a chance to live. And the cotton farmer has to **TAKE A CHANCE ON LIVING**. Every year. Because he had to **TAKE A CHANCE** on his crop. Cotton loans add dollars to the cotton grower's income. But before the loan can help, the first need is yield—a crop of cotton. And that has never been assured until now.







THAT missing link in the sturdy iron chain of the national farm program has been supplied by crop insurance. Yield insurance—an ironclad guarantee that every insured cotton grower can have some cotton income **EVERY** year!

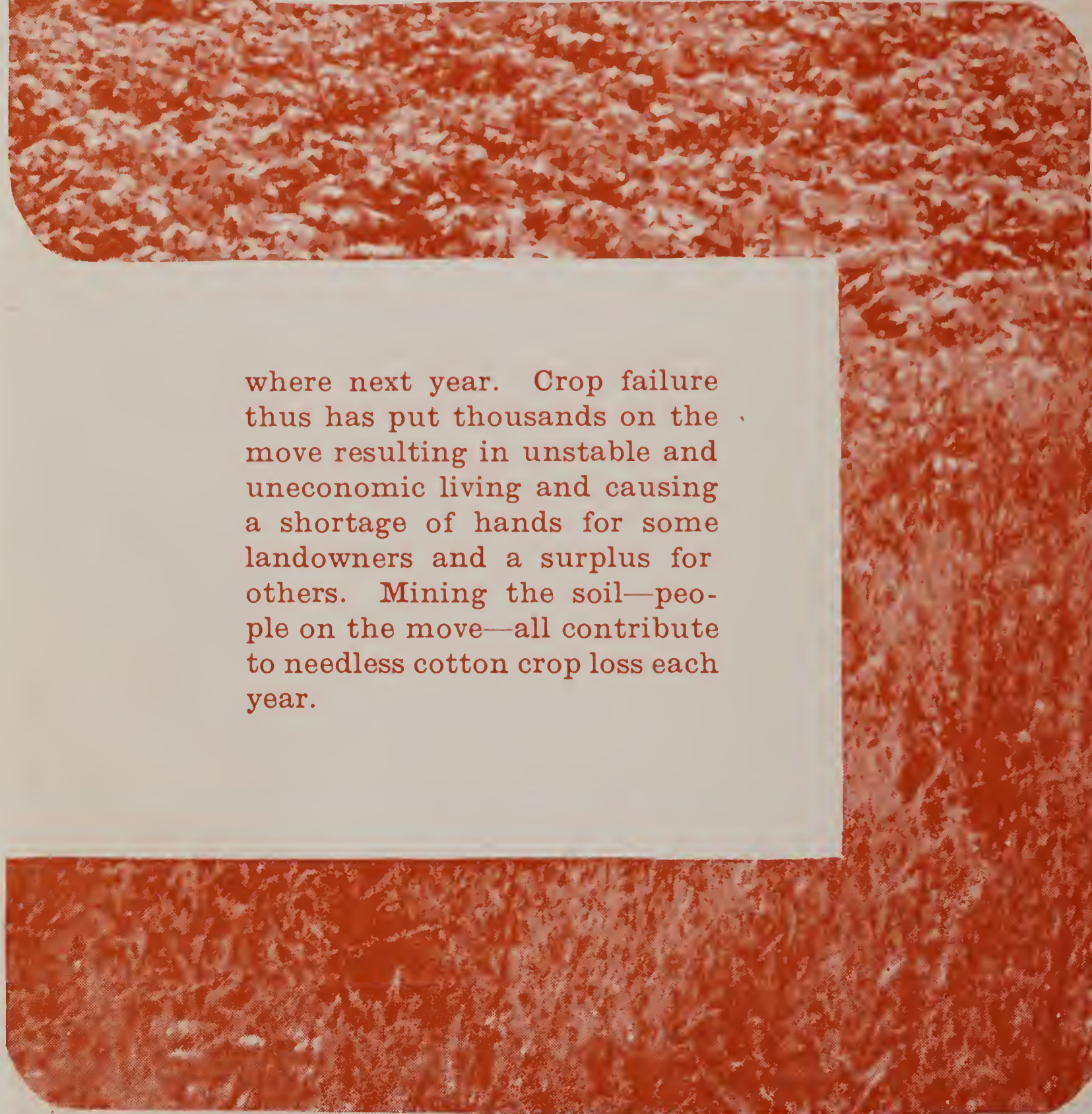
If you have crop insurance, there is no need to ask yourself whether you will have a cotton crop this year. The answer always will be—**YES!** That is the guarantee of the Federal Crop Insurance Corporation of the United States Department of Agriculture. Every year there have been growers who carefully worked their fields, planted the best seed available, and cultivated their acres painstakingly only to see adverse weather, insects, or other forces beyond their control rob them of their crop.

The average cotton crop loss each year is about 460 **MILLION** dollars! Dollars the farmer needs to maintain the fertility of his acres. Dollars he needs to continue cotton farming next year. Dollars he needs to pay the store. Dollars he needs to buy the proper food for himself and his family. Dollars for serviceable, suitable clothes.







DOLLARS needed to build up the soil. For the farmer, because he must take a chance on a crop, sometimes mines the soil for what he can get. If the land is too poor, he tries else-




where next year. Crop failure thus has put thousands on the move resulting in unstable and uneconomic living and causing a shortage of hands for some landowners and a surplus for others. Mining the soil—people on the move—all contribute to needless cotton crop loss each year.

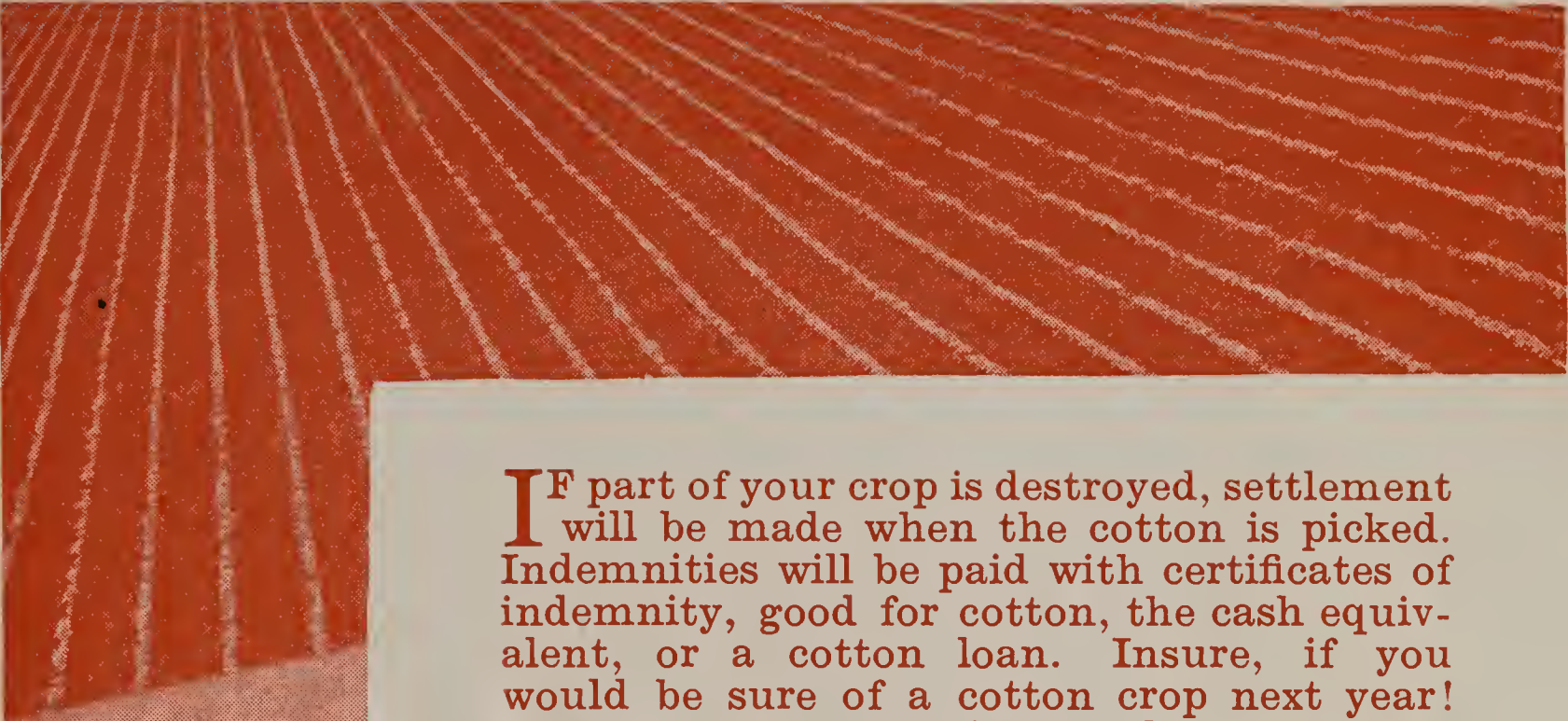


INSURANCE can change this. Insurance will encourage and make it possible for the farmer to build the soil and work the same acres next year to get the benefit of his time and money spent enriching the land. Crop insurance will offset this big loss to the American cotton grower IF he insures his crop. It is simple, easy, and low-priced insurance.

By insuring your crop you can be sure of either 50 percent of your average yield or 75 percent of that average yield, whichever plan you choose. The cost of this all-risk protection—protection against ALL unavoidable hazards—is very reasonable and does not require any immediate cash or cotton outlay. What insurance will cost you is figured from the amount of your average crop loss over a period of years. Payment of this premium is made by signing a commodity note when you apply for insurance. With this note you guarantee payment of the total premium.



YOU can pay it any time
on or before maturity
with either actual cotton or
the cash equivalent of that
cotton on the day you pay.
If the note is unpaid at
maturity, the Corporation
deducts the premium from
your indemnity, if any, or
from the first Government
payment you receive. No
interest is charged on these
notes. Indemnities are paid
promptly by the Corpora-
tion. If you have a total
crop loss, your indemnity is
paid immediately.



IF part of your crop is destroyed, settlement will be made when the cotton is picked. Indemnities will be paid with certificates of indemnity, good for cotton, the cash equivalent, or a cotton loan. Insure, if you would be sure of a cotton crop next year! See your AAA committee today about all-risk insurance on your cotton crop. You must insure **BEFORE** you plant.



THE FEDERAL CROP INSURANCE CORPORATION

AGRICULTURAL ADJUSTMENT
ADMINISTRATION



U. S. Department of Agriculture

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UNITED STATES DEPARTMENT OF AGRICULTURE
FEDERAL CROP INSURANCE CORPORATION

WASHINGTON, D. C.

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